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1. Payment terminal device (10) for coupling to a point of sale device, a mobile phone (14) and a payment centre (1), wherein the payment terminal device (10) comprises:
 - first interface means (19) for releasably coupling said mobile phone (14) to the payment terminal device (10) to transfer data information between said mobile phone (14) and said payment device (10),
 - second interface means (25) for coupling said payment terminal device (10) and said payment centre (1), to transfer data information between said payment terminal device (10) and said payment centre (1), and
 - data processing means (11) coupled to said first and said second interface means (19, 25) for processing data received from said first and said second interface means (19, 25) and for generating data to be sent to said first and/or said second interface means (19, 25),
 - wherein said first interface means (19) comprise coupling means (20) for coupling said first interface means (19) to said mobile phone (14), for transferring data between said mobile phone (14) and said processing means (11) via said first interface means (19), and
 - wherein said second interface means (25) comprises means for converting data transferred between second interface device (25) and said payment centre (1) into data being processable by said processing means (11) and said payment centre (1) and vice versa.
2. Payment terminal device according to claim 1, wherein said data transfer between said mobile phone (14) and said payment terminal device (10) is a one-way data transfer,
3. Payment terminal device according to claim 1 or 2, wherein said first interface means (19) comprises a modem (12) being coupled to said coupling means (20) for converting the data transferred between said mobile phone (14) and said processing means (11) via said first interface means (19).
4. Payment terminal according to claim 3, wherein data transferred between said processing means (11) and said mobile phone (14) via said modem (12) are transferred between said

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modem (12) and said mobile telephone (14) as sound data or acoustic data.

5. Payment terminal according to claim 4, wherein said coupling means (20) has an acoustic coupler for transferring sound data or acoustic data between said mobile phone (14) and said payment terminal device.
6. Payment terminal according to claim 5, wherein the acoustic coupler has a microphone (17) for coupling to a speaker (15) of the mobile phone (14)
7. Payment terminal device according to claim 5, wherein the acoustic coupler has a speaker (18) for coupling to a microphone (16) of the mobile phone (14).
8. Payment terminal device according to claim 6 or 7, wherein a distance between said microphone and said speaker is adjustable in order to adapt said acoustic coupler to different types of mobile phones (14).
9. Payment terminal device according to anyone of claims 1 to 4, wherein the coupling means (20) has a plug connector means for coupling to a plug connector of the mobile phone in order to exchange information in the form of electrical signals between the mobile phone and the coupling means.
10. Payment terminal device according to anyone of claims 1 to 4, wherein the coupling means has an IR interface for coupling to a corresponding IR interface of the mobile phone in order to exchange information in the form of infrared signals between the coupling means and the mobile phone.
11. Payment terminal device according to anyone of claims 1 to 4, wherein the coupling means has a RF interface for coupling to a corresponding RF interface of the mobile phone in order to exchange information in the form of radio frequency signals between the coupling means and the mobile telephone.
12. Payment terminal device according to claim 9, wherein said plug connector means has a

plurality of different plug connectors for coupling to plug connectors of different types of correspondingly different types of mobile phones.

13. Payment terminal device of one of the preceding claims, wherein the data processing means (11) comprises at least a communication processor having cryptographic capability.
14. Payment terminal device of one of the preceding claims, wherein the payment terminal device (10) comprises data input means.
15. Payment terminal device of claim 14, wherein the data input means comprises at least one keyboard.
16. Payment terminal device of one of the preceding claims, wherein the payment terminal device comprises a printer.
17. Payment terminal device of one of the preceding claims, wherein the payment terminal device comprises a display.
18. Payment terminal device of one of the preceding claims, wherein the payment terminal device comprises an interface to a vending machine.
19. Point of sale device (Vending machine) with an integrated payment terminal according to anyone of claims 1 to 18.